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ABSTRACT

The scope and operation of student financial aid programs in New York State are described, and suggestions to improve access are offered. The following state-administered programs are examined: the Tuition Assistance Program (TAP), Regents scholarships, and student loan programs. Data are provided on the types of student aid and numbers of new scholarship and grant awards in 1985-1986, as well as the total number of student loans. Federal student aid programs in New York are also considered, including the Guaranteed Student Loan Program, Pell Grants, Supplemental Educational Opportunity Grants, National Direct Student Loans, and College Work-Study funds. An analysis of TAP trends for 1984-1986 covers number of recipients, utilization rates, payments by sector and level, and award average. In addition to discussing the relationship of state, federal, and college student aid programs, summary data for 1983-1985 are presented on the distribution of governmental and institutional aid programs at degree-granting schools. Regents' recommendations concern: increasing awards for low-income students; awards for graduate dependent students and for independent, single undergraduates without dependents. (SW)

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE ON STATE STUDENT FINANCIAL AID

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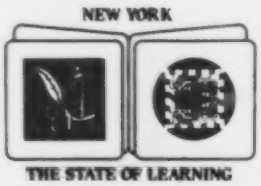

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
1986

HE 020 551

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE ON STATE STUDENT FINANCIAL AID PROGRAMS

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
November 1986

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Section 603 of the Education Law
(As amended by Chapter 942, Laws of 1974)

Section 603. Evaluation by the board of regents. On or before January first, nineteen hundred seventy-six, and annually thereafter on or before December first, the board of regents shall make a report to the governor and the temporary president of the senate, the speaker of the assembly, the senate finance committee, the assembly ways and means committee and the standing committees of the legislature having jurisdiction of higher education evaluating all financial assistance and loan programs established by this article, which report shall contain such recommendations as the regents may deem appropriate.

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THE UNIVERSITY OF THE STATE OF NEW YORK
THE STATE EDUCATION DEPARTMENT
OFFICE OF THE PRESIDENT OF THE UNIVERSITY
AND COMMISSIONER OF EDUCATION
ALBANY, NEW YORK 12234

November 21, 1986

To the Governor and the Legislature:

Student financial aid programs constitute an integral part of the financing of postsecondary education. The role of such programs is especially significant in a period of increasing attendance costs and governmental reallocation of resources for other programs. The major sources of student assistance, Federal and state governments, institutions and private sources, provided about $21 billion nationally in 1985-86 in programs which are highly instrumental in promoting educational opportunity. New York State continues to hold a leadership position in supporting grant, scholarship and student loan programs to aid students in achieving educational goals. Financial barriers have been lowered to make maximum educational opportunity a reality.

The State-administered program of financial assistance is extensive, the largest in the nation. It includes tuition grants for use at colleges and certain proprietary schools, guaranteed loans and scholarships for undergraduate, graduate and professional study. In addition, the State supports a wide system of low tuition public colleges and universities.

The present scholarship and tuition assistance grants are based on legislation of 1974 as amended in subsequent years. The legislation of 1974 established the New York Higher Education Services Corporation to centralize the administration of State financial aid programs of scholarships, grants and loans and to coordinate such programs with those of other levels of government, particularly the Federal government. Under the law, the Higher Education Services Corporation is responsible for the issuance of award and loan payments and the Education Department retains the responsibility for selection of winners and alternates in eight programs of scholarships or academic performance awards. The law, under Section 602, provides that the Commissioner shall establish regulations governing student eligibility for student award and loan programs in the following areas:

1. Full-time and part-time attendance
2. Summer study
3. Permissible use of general and academic performance awards
4. Matriculation
5. Academic standing.

Section 607 of the law also provides that the Commissioner shall establish regulations governing institutional disclosure of information for students. Such information includes:

1. Financial aid programs
2. Educational costs
3. Refund policies
4. Instructional programs.

The Commissioner's Regulations have been revised periodically to improve the quality and administration of the programs as well as to reflect legislative changes.

Over the years, the Board of Regents has reviewed the State's student financial assistance programs and made recommendations for significant changes. Many of these recommendations formed the basis for legislative changes.

The Regents continue to review and evaluate the State's financial aid programs. Accordingly, this report contains a description of the scope and operation of programs in the State and the results of an annual collection of student aid data to help in the planning of future directions of student aid programs. The report also recommends improvements aimed at the enlargement of educational opportunity.

Respectfully submitted,

GORDON M. AMBACH

PART I

Summary of Developments in the Student Aid Programs Administered by the State

1. The State-administered student financial aid programs (loans and grants) for 1985-86 totaled $1,362.1 million, of which $361.2 million was for the Tuition Assistance Programs (TAP and STAP), $979.3 million was for Federally guaranteed and subsidized loans and $21.6 million was expended for other grant and scholarship programs. Undergraduate and graduate students received 359,189 scholarship and grant awards. Approximately 408,000 student loans were approved in 1985-86. All of these represent decreases from 1984-5 as described below.

2. The Tuition Assistance Program had a decrease of 5.5 percent in expenditures. Payments (Tap and STAP) decreased from $382.1 million in 1984-85 to $361.2 million in 1985-86. The estimated number of undergraduate TAP recipients decreased by 5.7 percent with decreases occurring in all sectors except proprietary colleges. During this period there was a decrease of only 1.1 percent in total full-time undergraduate enrollment. At the graduate level there was an overall decrease of 8.3 percent in recipients while enrollment increased by 1.8 percent. The decrease in participation, i.e., the number of TAP recipients declining more than enrollment, is believed by the Higher Education Services Corporation (HESC) to be due, at least in part, to increases in family income levels over time. Yearly increases in family income may result in some students becoming ineligible for TAP because the income levels exceed the maxima established for the program. Short of total ineligibility, higher income levels may also result in lower awards to the extent that some students, particularly at the lower income levels, forego college attendance because costs in excess of aid are too great. HESC is conducting a further review of the decline in participation.

3. The overall average TAP award for undergraduates changed little between 1984-85 and 1985-86 ($1,274 to $1,277). Average awards in each sector also showed no major changes (see Table 8). For graduate students, the estimated average TAP awards for all sectors remained at $384.

4. The Supplemental Tuition Assistance Program provides tuition assistance to undergraduate students who are educationally disadvantaged, carrying a remedial workload and are unable to meet the Commissioner's Regulations on program pursuit and satisfactory academic progress. For 1985-86, STAP awards totaled approximately $18.0 million, compared with $17.3 million in 1984-85.

5. There was a decrease in Guaranteed Student Loan Program (GSLP) activity. The total amount of all guaranteed loans administered by HESC decreased from $1,066.8 million in 1984-85 to $979.3 million in 1985-86, about 8.2 percent. The number of borrowers also decreased by 8.2 percent, from 444,076 in 1984-85 to 407,561 in 1985-86. The Higher Education Services Corporation attributes the servicing of loan applications of State residents by out-of-state lending agencies as a factor in the decrease in loan activity handled by the Corporation. The number and amounts of loans handled by servicers other than HESC are not known and thus it is not possible to present the total loan activity of New York State residents.

6. Under the Aid for Part-Time Study Program, colleges awarded $3.1 million to 5,911 students in

1984-85. For 1985-86, awards totaled $4.0 million to 6,670 students.

7. Under the Supplemental Higher Education Loan Program (SHELF), which is operated by the State Dormitory Authority, $4.9 million in loans was made available to 867 students in independent colleges in 1985-86. Two loans amounting to $6,600 were provided to State University students.

8. Student aid legislation in 1986 includes the following; effective 1986-87.

   A. A new program of merit scholarships for high school seniors, the Empire State Scholarships of Excellence Program, was established. The purpose of the program is to recognize and provide meaningful incentive to talented students to pursue their education at public and independent colleges within the State. Each year 1,000 scholarships, each with a value of $2,000, will be awarded to the highest ranking Regents College Scholarship recipients in each county. The awards, which are not based on need, may be used with other State awards and Federal Pell Grants, so long as the total aid does not exceed the cost of attendance.

   B. Changes were enacted in the Tuition Assistance Program (TAP) originally estimated to cost about $46 million. However, other decreases resulted in TAP expenditures increasing only $26 million from 1985-86 to 1986-87. For both dependent and emancipated undergraduate students the income ceiling for eligibility has been raised, minimum and maximum awards have been increased and the income level for eligibility for the maximum awards has been raised. For both dependent and emancipated graduate students the maximum award has been doubled. Details of the changes, as well as illustrative schedules, are included in the Appendix.

9. Changes in the Aid for Part-time Study Program (APTS) include the following:
   a. Eligibility is extended to students enrolled in registered certificate programs in degree-granting institutions.
   b. Permit the reallocation of unexpended allocations within the CUNY and SUNY systems by the respective chancellors and in the independent sector by the President of the Higher Education Services Corporation.
   c. Use degree program rather than degree credit enrollment as the basis for determining institutional allocations.
   d. Limit institutional liability for students who do not maintain a term passing average. The institution shall not be reimbursed for the value of awards to students who failed to maintain a passing average which is in excess of ten percent of the value of all awards made during the term.

10. Eligibility for part-time study under the Vietnam Veterans Tuition Awards Program has been extended to students who are carrying at least three semester hours but less than twelve semester hours. Previously, a minimum of six semester hours had been required for part-time study.

    At the Federal level, Congress has recently reauthorized the Higher Education Act and forwarded the measure to the President. Further information on this measure is provided in Section II of Part II of the report.

Recommendations of the Regents

The Regents Statewide Plan for the Development of Postsecondary Education addresses the need to improve access for a variety of students. Student aid programs provide a means to meet this goal. One concern involves the level of awards for the lower income TAP recipients with respect to increasing college costs and the financial need "gap" (the lack of aid to meet need). This is especially important in view of the uncertainties about the future of Federal student aid programs. Improving the award scale for these students would promote access. A second concern deals with the adequacy of the TAP award scale for graduate students who are largely dependent on loans. A third area of concern relates to single, emancipated undergraduate students. Although the TAP award scale for such students was adjusted in 1986, further improvements are needed. A fourth concern involves the $200 reduction in TAP awards for students who have received four or more semesters of aid. The recipients face annual tuition rate increases while having their award reduced. This combination of circumstances contributes to increased reliance on loans. This reduction should be eliminated.

To address these concerns, the Regents recommend the following specific legislative proposals, affecting the Tuition Assistance Program (TAP).

1. The undergraduate TAP award schedule for dependent students attending degree-granting or not-for-profit institutions should be revised to provide larger award increases for those students whose family net taxable income is $8,000 or less. Regardless of sector, students with family incomes of $8,000 or less would be eligible for the maximum award or tuition, whichever is less. The maximum award would increase from $2,850 to $3,200 or tuition, whichever is less. For the independent sector, the award would increase from $350 to $455 in that income interval. For the public colleges, tuition would be met through the $8,000 net taxable income level. For other income levels, awards would increase by varying amounts. The minimum award would increase from $350 to $400 and the income ceiling for the minimum award would be raised from $32,000 to $33,500 net taxable income.
2. For graduate dependent students, the proposed TAP award schedule for dependent undergraduate students would apply. The maximum award would increase from $1,200 to $3,200 or tuition, whichever is less. The current income ceiling of $20,000 for a minimum award of $100 would be increased to $33,500 for a minimum award of $400. Substantial award increases for all income levels in all college sectors would result.
3. For emancipated, single undergraduate students without dependents, the award schedule would be changed. The maximum award would be increased from $2,000 to $2,300, or tuition, whichever is less, and the income eligibility for the maximum award would remain at $3,000 net taxable income. The current award schedule, which reduces awards abruptly from the maximum, would be modified to produce more gradual reductions and the income ceiling for a minimum award would be raised from $10,000 to $11,000 net taxable income.
4. The $200 reduction in TAP awards for undergraduate students who have received four or more semesters of TAP awards would be eliminated. When the Tuition Assistance Program was established in 1974, the reduction provision was provided under the assumption that undergraduates in their last two years of study and approaching postgraduate employment should be expected to assume a greater share of attendance costs. Experience indicates that this reduction is inequitable and not justified. Undergraduates in the last two years of study have to absorb tuition increases while having their TAP awards reduced. This condition, together with the rather static level of Federal student aid support, contributes to greater use of student loans and postgraduate indebtedness.

In addition to these recommendations the Regents will recommend improvements in the Aid for Part-time Study Program in a separate report to the Governor and Legislature in January 1987.

PART II

Section I

THE SCOPE OF STATE-ADMINISTERED STUDENT AID PROGRAMS

New York State provides an extensive program of student financial assistance designed to improve the opportunity to receive a college education. This aid encompasses scholarships based on merit, noncompetitive tuition grants scaled on family income and tuition costs, and student loans. Basically, the State-administered programs are comprised of Regents scholarships and TAP awards, which are funded by State appropriations, and guaranteed student loan programs for which loan capital is derived from private lending agencies with the loans subsidized and guaranteed by the Federal government. The terms and conditions governing these programs are carried in Article 13 and 14 of the Education Law. The Higher Education Services Corporation is responsible for the administration of the programs.

The State's financial assistance programs began in 1913 with the establishment of the Regents College Scholarship Program for outstanding high school seniors. Scholarship awards were based then, as now, on competitive examinations. Over the years, both the numbers and the amounts of awards increased. In addition, other special scholarship and award programs were established for both undergraduate and graduate study. The State Education Department is responsible for the selection of winners in the competitive programs and the payments are administered by the Higher Education Services Corporation.

Tuition Assistance Program

In 1961, the Legislature established the Scholar Incentive award program, a noncompetitive grant program for full-time undergraduate and graduate students. The first awards were made in 1962. Within a few years, the size of the Scholar Incentive award program, in terms of numbers of students and annual expenditures, far exceeded the size of the competitive programs. In 1974, the Legislature established the Tuition Assistance Program (TAP). Under this program, New York State residents engaged in full-time study and meeting other eligibility requirements, receive noncompetitive grants to help meet tuition costs. The Tuition Assistance Program replaced the Scholar Incentive Program (which had a maximum annual award of $600) with a liberal scale of awards providing a maximum annual value of $1,500, not to exceed tuition, for undergraduates. The maximum TAP award for graduate students remained $600. The $1,500 maximum was raised to $1,800 in 1978 for first-time recipients, retroactive to 1977-78, and to $2,200 in 1981-82. Commencing in 1984-85, the maximum award was $2,700 at not-for-profit institutions.

As noted in Part I, TAP award schedules for undergraduates and graduates have been changed for 1986-87. The maximum award for undergraduates is now $2,850 at degree granting and not-for-profit institutions and for graduate students the maximum award is now $1,200. Illustrations of the new schedules appear in the Appendix.

New Scholarship Programs

Empire State Challenger Awards

In addition to improvements in TAP, the Legislature has enacted student aid programs to encourage enrollment in certain programs of study in the professions. The first of these programs, the Empire State Scholarship and Fellowship Program for Teachers was established in 1984. At the undergraduate level, there are 312 annual competitive awards, with 26 awards reserved for residents of each of the 12 judicial districts. Award winners receive up to $3,000 a year for tuition and fees for up to four years of full-time study. Recipients agree to teach the equivalent of one academic year for

every two years of awards received. The program was run retroactively for 1984-85 as well as for 1985-86 in the initial year. At the graduate level, 200 fellowships are reserved for full-time study with 25 reserved for teachers where positions have been abolished due to enrollment declines. The one year award is for up to $4,000 to cover the cost of attendance. Recipients must agree to teach for the equivalent of one academic year. A minimum of 200 Fellowships are awarded for part-time study. Each award provides for up to $1,000 a year for attendance costs for two years of study. Recipients must agree to teach for the equivalent of one academic year. For 1984-85 there were 516 Scholarships and Fellowship awards with a total value of $921,000. In 1985-86 there were 971 awards with a total value of $1,774,000. Originally the awards were designated for prospective teachers in mathematics and science. Additional areas of study have been added, including bilingual education, foreign language, home economics, industrial arts, agriculture, business education, the teaching of children with handicapping conditions and the teaching of English to speakers of other languages. In 1986 the term Challenger was added to the program title and the number of new full-time awards at the graduate level was increased to 450 with 25 awards reserved for teachers whose positions have been abolished. It is expected that the utilization of Empire State Challenger awards will increase as the program is phased in.

Regents Health Care Opportunity Scholarships

In 1985, new programs were established by the Legislature to increase the participation of economically disadvantaged and minority students in certain professions in which they have been underrepresented. One of these programs is the Regents Health Care Opportunity Scholarship Program. Annual awards, up to $10,000 each, are provided to minority and economically disadvantaged students in medical and dental schools. In 1985-86, 50 award recipients were selected, with 40 in medicine and 10 in dentistry. In 1986-87 there are 100 new awards, with 80 in medicine and 20 in dentistry. Award recipients are obligated to serve in designated shortage areas for a number of years equivalent to the number of annual awards. A second program is the Regents Professional Opportunity Scholarship Program which provides annual awards of up to $5,000 each to minority and economically disadvantaged students enrolled in programs that lead to licensure in the various professions, including law. In 1985-86, 15 awards were provided for study in veterinary medicine, physical therapy, dental hygiene, chiropractic, optometry and podiatry. Award recipients are obligated to serve in their professions for a number of years equivalent to the number of annual awards. For 1986-87, 100 awards are available for study in the above-mentioned fields as well as psychology, social work, engineering, nursing, pharmacy, law, accountancy, architecture, physical therapy, speech, language pathology/audiology, occupational therapy, and dental hygiene.

Previously existing Regents scholarships in medicine, dentistry, veterinary medicine and optometry are being phased out.

Physicians Loan Forgiveness and Health Services Corps Awards

In addition to these programs, the Legislature also established two other programs in the health care fields. One is the Regents Physician Loan Forgiveness Program which offers 50 annual awards to physicians who have completed their residencies within the preceding five years and also have agreed to serve in designated physician shortage areas. The amount of the annual award is equivalent to undergraduate and medical school loan indebtedness, not to exceed $10,000. The maximum amount payable is $40,000. Recipients must serve for a number of years equivalent to the number of annual awards. A second program is the Health Services Corps Scholarship and Fellowship Program. Up to 250 annual awards, each for up to $15,000, are provided to undergraduates or graduates in health professions, such as nursing, physician assistants, physical therapy, speech, language, pathology, dental hygiene, pharmacy and occupational therapy. Each recipient must agree to work in a state-operated facility eighteen months for each annual award.

Loan Programs

The Higher Education Services Corporation also administers the Federal Guaranteed Student Loan Program. While the program is State-administered, it is governed by Federal statute and regulations. The Corporation guarantees loans made by the financial institutions, and the Federal government pays the interest of 8 or 9 percent while the student is enrolled, provides special allowances to the lending institutions and subsidizes certain administrative costs of the Corporation. During the repayment period after termination of study, the student repays the principal plus interest. Since September 1983, new borrowers have been charged 8 percent, while other borrowers are still charged 9 percent. Dependent students attending New York postsecondary institutions may receive loans up to $2,500 a year for meeting costs of approved undergraduate and vocational programs, not to exceed an aggregate of

$12,500. Graduate and professional students may borrow up to $5,000 a year subject to a limit of $25,000 for combined undergraduate and graduate study.

Through the Higher Education Amendments of 1980, two additional guaranteed loan programs were established. The first, Parent Loans for Undergraduate Students (PLUS), provides for parents of dependent undergraduates to borrow up to $3,000 per year with repayment commencing within 60 days after the loan is made. The non-subsidized interest rate of 14 percent dropped to 12 percent in November 1982. The other program is Auxiliary Loans to Assist Students (ALAS). Graduate students may borrow up to $3,000 per year with an aggregate of $15,000. The respective amounts for independent undergraduates are $2,500 and $12,500. In 1981, restrictions were placed on eligibility for Guaranteed Student Loans (see Section II). The new Supplemental Higher Education Loan Financing (SHELF) program has been operative for one year. This program is not subsidized by government funds (see Part I).

Other Programs

There are numerous other programs which provide financial assistance to students that are not covered by Articles 13 and 14 of the Education Law. These include waiver programs at the State and City Universities, the State University Supplemental Tuition Award Program, the City University Supplemental Tuition Award Program, special State-funded opportunity programs for disadvantaged students in the independent and public colleges, and institutionally funded student assistance programs. All of these programs are administered by institutions and are not covered in this report, except that expenditures are reported in Section IV. In addition to various student aid programs, the State provides assistance, through two programs, to residents of the state who have fulltime dependents in postsecondary education. The Tuition Deduction Plan permits the taxpayer to deduct, for State income tax purposes, the lesser of one-half of tuition paid for a dependent in an institution within the State (less any TAP awards) or $1,000. A second program, the Parent's and Student's Savings Plan (PASS), permits the taxpayer to deduct amounts (up to $750 annually for each dependent) paid to a trust account and to defer payment of tax on the earnings in the fund.

Scholarship, Grant and Loan Programs

Table 1 shows the types of student aid and numbers of new scholarship and grant awards in 1985-86 as well as the total number of student loans. These data are for the programs which are required by Section 603 of the Education Law. Section II covers additional programs at the Federal level.

Table 1
State-Administered Student Aid Programs
Types of Aid and Numbers of Awards

	# of Awards 1985-86	Amt. of Annual Award	Term of Award in Years)
Noncompetitive Awards			
Tuition Assistance Program Awards[1]	290,412	$100–2,700	4 to 8
Child-of-Veteran, Police Office and Fire fighter Awards	857	450	4 or 5[3]
Aid for Part-time Study	6,670	100–2,000	8 or 10[4]
Vietnam Veteran Awards	847	250–500	4 or 5[3]
	298,786		
Scholarships for High School Seniors (New awards)			
Regents College Scholarships	25,600	250	4 or 5[3]
Basic Nursing Scholarships	800	250	4 or 5[3]
Cornell University Scholarships	61	100–1,000[2]	4
	26,461		
Other Scholarships and Fellowships (New awards)			
Medical-Dental Scholarships	130	350–4000	4
Lehman Fellowships	30	4000–5000	4
Optometry Scholarships	5	350–1000	4
Veterinary Scholarships	10	350–1000	4
Empire State Scholarships and Fellowships	712	1000–4000	1 to 4
Health Care Scholarships	50	1000–10000	1 to 4
Regents Professional Opportunity Scholarships	15	1000–5000	1 to 4
	952		
The student loan program, 1985–86[5]	407,561	2500–5000	

[1] Data reported in Higher Education Services Corporation Budget Request for 1987-88 and includes recipients of Supplemental Tuition Assistance Program Awards.

[2] Awards are administered and funded by Cornell University and provide for tuition reduction.

[3] Awards may be held for five years if the academic program requires more than four years for completion.

[4] Awards may be held for eight years of part-time study, or ten years if required by the program.

[5] The number includes 27,879 ALAS and PLUS loans.

Total Annual Financial Assistance to College Students Through State-Administered Programs

As *Table 2* indicates, the student financial aid programs administered by New York State totaled $1.36 billion in 1985-86. During that year, they provided over 359,000 scholarships and grant awards and about 408,000 loans. The total expenditures of $1.36 billion represent a decrease of about 7.3 percent from 1984-85. The decrease in TAP expenditures, and the decrease in loans processed by the Higher Education Services Corporation, are discussed elsewhere in this report. TAP expenditures will increase in 1986-87 as a result of program enrichments created by 1986 legislation.

Table 2
State-Administered Student Aid Programs
Payments and Aid Recipients
1984-85 and 1985-86[1]

	Students		(Amts. in millions)		Percent Change in Amount
	1984-85	1985-86	1984-85	1985-86	
Tuition Assistance Program Awards	308,063	290,412	$ 382.1	$ 361.2[2]	-5.5
Regents Scholarships, Fellowships Other Awards[3]	68,983	68,777	20.5	21.6	5.3
Student Loans[4]	444,076	407,561	1,066.8	979.3[5]	-8.2
Total[6]	821,122	766,750	$1,469.4	$1,362.1	-7.3

(1) Data reported in Higher Education Services Corporation Annual Report for 198586 and the HESC 1987-88 Budget Request. For other Federal student aid programs (not State-administered) see Section II.

(2) The total for 1985-86 awards includes $6.5 million from the Federal State Student Incentive Program and $18.0 million in Supplemental Tuition Assistance Program awards.

(3) For listing of other awards see Table 1.

(4) Only loans processed by the Higher Education Services Corporation. Does not include loans processed by other servicers, the number and amounts of which are not known.

(5) The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes $75.5 million for two supplemental programs, ALAS and PLUS.

(6) Total contains duplicated numbers of recipients (students who are receiving assistance from more than one program).

Section II

The Scope of Other Federal Student Aid Programs in New York

Students in the State's postsecondary institutions also participate in various Federal need-based student aid programs in addition to the Guaranteed Student Loan program previously described. There are four major programs, three of which are administered by the colleges. The college-administered programs are the National Direct Student Loan Program (NDSL), the College Work Study Program (CWS), and the Supplemental Educational Opportunity Grant Program (SEOG). The colleges receive annual allocations of funds, based on reviews of their requests and Federal allocation formulas, and distribute the funds on the basis of need. There is also a national entitlement program for undergraduates, the Pell Grants. In this program, the student applies, typically through the application used for the campus-based programs, to an agency under Federal contract which issues eligibility certificates to students. The students decide where they will use their awards, and the certificates are then the basis for credit or cash towards educational expenses. The campus financial aid officer is responsible for "packaging" or combining various Federal, State, and institutional awards so they may meet, but not exceed, the student's financial need.

Postsecondary Student Assistance Amendments of 1981

In 1981, Congress enacted the Postsecondary Student Assistance Amendments which limited or reduced the expansion of programs provided for under the Higher Education Amendments of 1980. The changes included limitation of GSL eligibility through a financial needs test where the adjusted family income exceeds $30,000, an origination fee of 5 percent of the loans, the establishment of Auxiliary Loans to Assist Students (ALAS), raising the interest rates on NDSL loans from 4 to 5 percent, reducing the award scale and appropriations for Pell Grants and reducing appropriations for the three campus-based programs (NDSL, SEOG and CWS). The GSL program changes did not have a major impact in the academic year 1981-82 as they became effective in October 1981, after most students had taken their loans for the year.

Distribution of Federal Aid Funds

Table 3 shows distributions of funds under the four major Federal programs, excluding Guaranteed Student Loans (discussed in previous sections of the report), for the two most recent years. It should be noted that the totals for each year of the campus-based programs are understated because the full amounts of the NDSL and CWS Programs are not available for both years (in Section IV the full amounts for degree-granting institutions are displayed). For example, the NDSL allocations represent Federal capital contributions. The amounts do not include institutional capital contributions of one-ninth the Federal allocation, nor do they include funds from collections of previous loans or cash on hand. Thus the funds available for loans exceed the amounts listed. The CWS allocations do not include an additional minimum 20 percent capital contribution from institutional or off-campus (nonprofit) employers. Some institutions are able to obtain higher proportions of off-campus contributions. The SEOG funds do not require capital contributions.

Table 3
Other[1] Federal Student Aid Funds in New York State By Program 1984-85 and 1985-86[2]

	1984-85 Amount (in millions)	1985-86 Amount (in millions)
Pell Grants	$371.3	$416.9
Supplemental Educational Opportunity Grants	$ 29.2	$ 32.2
National Direct Student Loans[3]	$ 15.0	$ 15.4
College Work Study[4]	$ 44.9	$ 47.9
Total	$460.4	$512.4

[1] Other than those administered by New York State, namely student loans.

[2] Data from Office of Student Financial Assistance, United States Department of Education. Amounts for 1985-86 are based on preliminary estimates. Institutional contributions are not included in the amounts for the National Direct Student Loan and College Work Study Program. Also, National Direct Student Loan figures do not include cash on hand or funds from repayments which are available for relending.

[3] The amount represents Federal Capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

[4] The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus, non-profit employers. The State subsidized institutional contributions in the amount of $8.2 million in 1985-86. The State provided $2.1 million and $.8 million to SUNY and CUNY, respectively, and $5.3 million to independent colleges through the College Work Study Reimbursement Program.

The total amount of $512.4 million for the four programs in 198586 represents an overall increase of 11.3 percent from 1984-85. The total funding for the three campus-based programs (SEOG, NDSL and CWS) showed an increase of $6.4 million in 1985-86. The changes in the amounts for these programs reflect changes in Federal allocations. The estimated increase in Pell Grants appears to be the result of the maximum award increasing from $1,900 to $2,100. The Pell Grant expenditure figure for 1985-86 represents the level of October 1986. It may be adjusted downward as institutional reports are completed. Overall, the relationship of the campus-based funding to Pell Grants funding changed slightly for the two years; in 1984-85 the campus-based funds equalled 24 percent of the Pell Grants and for 1985-86 represented 23 percent of the grants.

The Federal campus-based and Pell Grant programs are not duplicative of TAP awards. The campus-based aid supplements the Pell and TAP awards in meeting all educational costs. The TAP award is limited to tuition and the Pell Grant presently may not exceed 60 percent of educational costs.

The foregoing data on the Federal programs provide a dimension of comparison with the State-administered student aid programs. The combined amount of Federal student aid for the four programs in 1985-86 of $512 million represents about 27 percent of the total financial aid available to students in the State from major Federal and State programs in that year.

An additional new Federal program, administered by the Education Department and the Higher Education Services Corporation, will be initiated in 1986-87. It is the Congressional Teacher Scholarship Program, which has the purpose of encouraging outstanding high school graduates (those who rank in the top ten percent of their graduating classes) to pursue teaching careers in elementary and secondary schools. Recipients must teach two years for each year of scholarship assistance. The fields of academic study, for which awards are to be made, will be similar to those designated for the Empire State Challenger awards. The new scholarship program provides an award of up to $5,000 a year, for up to four years, to cover costs of attendance. Inasmuch as the program is newly operative, 1986-87 awards will be made available to students in college. An appropriation of $711,000 is available to cover awards for 1986-87.

A more comprehensive review of the relationships of Federal, State and institutional aid programs is presented in Section IV of Part II of the report. In that section the annual student aid data collection program of the Department's Higher Education Data System (HEDS) is augmented by data reports from the Higher Education Services Corporation. Through HEDS, post-secondary degree-granting institutions furnish information about institutional and Federal programs. Reports from the Corporation provide data on State-administered programs.

Congress has enacted legislation that will reauthorize the Higher Education Act for five years. Included in the legislation are a number of changes in the Title IV student aid programs. The major changes include the following:

1. Guaranteed Student Loan Program
   a. The aggregate undergraduate loan limits are increased from $12,500 to $17,250. Graduate students may borrow up to $7,500 annually, instead of $5,000. The aggregate limit for undergraduate and graduate loans is increased from $25,000 to $54,750.
   b. For loans in repayment, the interest rate is increased from 8 to 10 percent in the fifth year of repayment.
   c. The special allowance rate for lenders is reduced from 3.5 percent to 3.25 percent.
   d. Financial needs analysis is required of all students, instead of only those whose family income exceeds $30,000.
   e. PLUS/ALAS loan limits are increased from $2,500 to $3,500 for undergraduates and from $3,000 to $4,000 for graduates. The ALAS program was renamed Supplemental Loans for Students program.

2. Pell Grants
   a. The maximum grant is increased from $2,100 to $2,300 or 60 percent of attendance costs, with annual increments of $200.
   b. Less than half-time students may qualify for a Pell Grant.

3. National Direct Student Loans
   a. The aggregate loan limit for undergraduates is increased from $6,000 to $9,000. For graduate students the aggregate limit is increased from $12,000 to $18,000 including undergraduate loans.
   b. Repayment for new borrowers will begin nine months after graduation instead of six months.
   c. Institutions are required to give priority to students with "exceptional need."
   d. Renames the program "Perkins Loans" after Carl D. Perkins, the late chairman of The House Education and Labor Committee.

4. College Work-Study
   a. Increases the portion of Federal funds that the college must match from 20 percent to 25 percent in 1989-90 and to 30 percent in 1990-91 and thereafter.
   b. Students in proprietary schools are eligible to participate but only in on-campus jobs related to educational goals.
   c. Allows colleges to use some funds to aid students employed by profit-making organizations and to finance job-placement programs.
5. Supplemental Educational Opportunity Grants
   a. The maximum annual grant is increased from $2,000 to $4,000.
   b. Institutions are required to give priority to students with "exceptional need."
   c. Requires colleges to match five percent in 1989-90, ten percent in 1990-91 and fifteen percent in 1991-92 and thereafter. There are no matching requirements now.

Section III

Awards and Payments in the Tuition Assistance Program

The 1985-86 academic year marked the second year of revised TAP award scales for undergraduate recipients initiated in 1984-85. For students attending not-for-profit institutions, the maximum award is $2,700 or tuition, whichever is less. For students at proprietary institutions, the maximum award is $2,200 or tuition, whichever is less. As noted in Part I, new award scales are in effect for 1986-87. The award scales are illustrated in the Appendix.

As indicated in *Tables 4* and *5*, the overall number of undergraduate TAP recipients decreased by 5.7 percent between 1984-85 and 1985-86. The numbers of recipients decreased in all undergraduate sectors. At the graduate level the number of recipients decreased by 8.3 percent, although graduate enrollment increased in all sectors.

Despite the decrease in the numbers of recipients, the distribution of undergraduate recipients between public and nonpublic institutions remained about the same; about 55 percent of the recipients were in the public sector.

Utilization rates by sector and level

Utilization rates indicate the proportion of full-time students who are TAP recipients. These rates are shown by sector and level in Table 6 for degree-granting institutions. The rates are, of course, affected by a number of factors which control eligibility for awards. These factors include the numbers or proportions of students who are not residents of the State, whose family incomes exceed those prescribed for TAP eligibility, or who otherwise do not meet award eligibility requirements.

Table 5 indicates utilization patterns for the two year period. Utilization rates decreased in all sectors except the proprietary colleges. At the graduate level, there were also decreases even though enrollments increased.

Table 6 shows how the utilization rates are affected by the factor of State residency, one of the eligibility requirements for TAP awards. Using the 1983-84 rate (the most recent year for which residency data are available) and applying it to 1984-85 enrollment, the adjusted utilization rates are obtained. Comparing these rates with those in Table 5, the adjusted statewide rate for undergraduates is 12.4 percent higher when State residency is considered. Among the undergraduate sectors, the independent colleges show the greatest increase, from 40.1 percent to 55.2 percent. At the graduate level, the residency factor produces an increase of about 11 percent. The increase was greatest at the State University, about 15 percent.

Table 7 provides a distribution of TAP awards by sector and level for 1984-85 and 1985-86. The proportions of total payments, graduate and undergraduate, among the sectors remained about the same. The public institutions' share decreased .4 percent to 37.2 percent, the independent colleges share declined .3 percent to 43.4 percent and the "Other Schools" category, mainly proprietary institutions, had its share increase .7 percent to 19.5 percent.

Average awards

The changes in average awards between 1984-85 and 1985-86 are shown in *Table 8*. The relatively small changes in the undergraduate average awards reflect the continuation of the award scales initiated in 1984-85. The most significant increase occurred at State University community colleges, and that was only a $30 (4.1) increase. The higher average award was due primarily to the tuition increases at some of the larger colleges.

* * * * * *

The establishment of TAP in 1974 had the purposes of providing larger amounts of tuition assistance to all eligible students and, through a much higher maximum award than under the predecessor Scholar Incentive Program, facilitating choice as well as access.

During part of the period in which the Tuition Assistance program has grown, the various Federal student aid programs also expanded as larger numbers of students have received aid, particularly through the Pell Grants and GSLP programs. Since 1981 Congressional action, however, the level of growth in Federal programs has declined. The future of Federal programs is uncertain, in terms of funding levels and decisions on reauthorization. Under these circumstances, TAP becomes an even more important resource.

Table 4
Number of TAP Recipients by Sector and Level
1984-85 and 1985-86

1985-86[2]	1984-85 Number	1984-85 Percent of Total[2]	1985-86[1] Number	1985-86[1] Percent of Total	Percent Change
Undergraduate	296,360	100.0%	279,677	100.0%	- 5.6%
State University	101,624	34.3%	93,902	33.4%	- 8.2%
State-operated	59,011	19.9%	54,251	19.4%	- 8.1%
Community Colleges	42,613	14.4%	39,651	14.2%	- 7.0%
City University	64,373	21.7%	60,969	21.8%	- 5.3%
Senior Colleges	37,931	12.8%	35,364	12.6%	- 6.8%
Community Colleges	26,442	8.9%	25,605	9.2%	- 3.2%
Independent Colleges	87,869	29.6%	83,276	29.8%	- 5.2%
Other Schools	42,494	14.3%	41,530	14.8%	- 2.3%
Proprietary Colleges	17,273	5.8%	16,799	6.0%	- 2.7%
Proprietary-Non-Deg.	23,556	7.9%	23,341	8.3%	- .9%
Other	1,665	0.6%	1,390	0.5%	-16.5%
Graduate	11,703	100.0%	10,735	100.0%	- 8.3%
State University	4,017	34.3%	3,901	36.3%	- 2.9%
City University	1,025	8.8%	906	8.4%	-11.6%
Independent Colleges	6,661	56.9%	5,928	55.2%	-11.0%
TOTAL	308,063		290,412		- 5.7%

[1] Estimated number of TAP recipients reported as annual average of recipients in the Higher Education Services Corporation 1987-88 Budget request.

[2] Detail may not add to total due to rounding.

Table 5
Utilization Rates for TAP Recipients by Level of Enrollment and Type of Institution[1]

	1984-85 Enrollment (Full-Time)	TAP Recip. as % of Enrollment	1985-86 Enrollment (Full-Time)	TAP Recip. as % of Enrollment	Percent Change in Enrollment
Undergraduate	557,182	48.9	551,096	46.5	- 1.1
State University	217,328	46.8	209,411	44.6	- 3.6
State-operated	129,026	45.7	126,676	42.8	- 1.8
Community Colleges	88,302	48.3	82,735	47.9	- 6.3
City University	97,525	66.0	98,383	62.0	.9
Senior Colleges	64,349	58.9	63,147	56.0	- 1.9
Community Colleges	33,176	79.7	35,236	72.7	6.2
Independent Colleges	219,145	40.1	221,756	37.5	1.2
Proprietary Colleges	23,184	74.5	21,546	78.0	- 7.1
Graduate	69,746	16.8	70,982	15.1	1.8
State University	15,465	25.9	15,847	24.6	2.5
City University	5,383	19.0	5,498	16.5	2.1
Independent	48,898	13.6	49,637	11.9	1.5

[1] Enrollment reported by the State Education Department for Fall 1984 and Fall 1985. Presentation excludes non-degree-granting proprietary schools and other non-degree schools.

Table 6
Utilization Rates for TAP Recipients by Level of Enrollment, State Residence and Type of Institution[1]
1984-85

	1984-85 Enrollment Full-Time	1984-85 Enrollment Full-Time State Residents	TAP Recip.	TAP Recip. as % of Enrollment Full-Time State Residents 1984-85
Undergraduate	557,182	483,634	296,360	61.3%
State University				
State-Operated	129,026	122,962	59,011	48.0%
Community Colleges	88,302	85,741	42,613	49.7%
City University				
Senior Colleges	64,349	60,617	37,931	62.6%
Community Colleges	33,176	32,645	26,442	81.0%
Independent Colleges	219,145	159,318	87,869	55.2%
Proprietary Colleges	23,184	21,376	17,273	80.8%
Graduate	69,746	41,987	11,703	27.8%
State University	15,465	9,898	4,017	40.6%
City University	5,383	4,193	1,025	24.4%
Independent Colleges	48,898	27,334	6,661	24.4%

[1] Enrollments reported by the State Education Department.

Table 7
TAP Payments by Sector
1984-85 and 1985-86[1]

	1984-85		1985-86	
	Amount (in millions)[2]	Percent of Total[2]	Amount (in millions)[2]	Percent of Total[2]
Undergraduate	$ 377.6	100.0	$ 357.1	100.0
State University	*81.0*	*21.5*	*75.7*	*21.2*
State-operated	49.8	13.2	45.5	12.7
Community Colleges	31.2	8.3	30.2	8.5
City University	*60.5*	*16.0*	*56.7*	*15.9*
Senior Colleges	34.6	9.2	31.9	8.9
Community Colleges	25.9	6.8	24.8	6.9
Independent Colleges	165.0	43.7	154.9	43.4
Other Schools	*71.1*	*18.8*	*69.7*	*19.5*
Proprietary Colleges	30.2	8.0	29.4	8.2
Proprietary-Non-Deg.	38.9	10.3	38.7	10.8
Other	1.8	0.5	1.7	0.5
Graduate	4.5	100.0	4.1	100.0
State University	1.6	35.6	1.5	36.5
City University	0.4	8.8	0.4	9.7
Independent Colleges	2.5	55.6	2.3	56.1
TOTAL	$ 382.1		$ 361.2	

[1] Estimated amounts reported in the Higher Education Services Corporation Annual Report for 1985-86 and the HESC Budget Request for 1987-88.

[2] Detail may not add to total due to rounding.

Table 8
Average TAP Awards by Sector and Level of Study

	Average 1984-85	Amounts[1] 1985-86	Percent Change
Undergraduate	$1,274	$1,277	.2
State University	*797*	*807*	*1.3*
State-operated	845	839	- .7
Community Colleges	732	762	4.1
City University	*940*	*930*	*-1.1*
Senior Colleges	912	901	-1.2
Community Colleges	979	970	- .9
Independent Colleges	1,878	1,860	-1.0
Other Schools	*1,672*	*1,679*	*- .2*
Proprietary Colleges	1,751	1,748	- .1
Proprietary-Non-Degree	1,655	1,657	- .1
Other	1,103	1,199	8.7
Graduate	$ 384	$ 384	-0-
State University	394	388	-1.5
City University	399	398	-0-
Independent Colleges	376	380	1.0

[1] Derived from Higher Education Services Corporation Annual Report for 1985-86 and the HESC Budget Request for 1987-88.

Section IV

The Relationship of State, Federal, and Institutional Student Aid Programs

The major State and Federal student aid programs in New York provided over $1.8 billion to students in 1985-86. Supplementing this assistance, of course, are funds from other governmental programs as well as institutional funds. This assistance, in all its various forms, has a considerable impact on student access and choice. Student assistance programs are a major element in the funding of postsecondary education. On the Federal level, considerable attention accompanies proposals or actions relating to program changes. As noted in Section II, there is considerable uncertainty over the future funding levels of programs because of the relationship between final higher education reauthorization legislation and the limits imposed by deficit reduction constraints.

For 1986-87, there will be changes in the level of expenditures for Federal programs. *Table 9* provides an estimate of Federal and State expenditures for 1986-87 as well as comparison with 1985-86. In the case of Pell Grants, there will be a reduction in awards and eligibility because Federal appropriations are insufficient. The insufficiency is the result of the Department of Education's underestimate of funds needed and the failure of Congress to completely fund the shortfall. Through a

Table 9
State and Federal Estimated Student Aid Expenditures in New York State Major Programs, 1985-86 and 1986-87

Program	Amount (estimated in millions)		Percent Change in Amount
State	*1985-86*	*1986-87*	
Tuition Assistance Program[1]	$ 354.7	$ 380.3	7.2%
Regents Scholarships and Other Awards	21.6	40.2[6]	86.1%
TOTAL	$ 376.3	$ 420.5	11.8%
Federal			
Pell Grants	$ 416.9	$ 375.2	-10.0%
Supplemental Educational Opportunity Grants	32.2	30.7	- 4.7%
State Student Incentive Grants[2]	6.5	6.5	- 0.0%
Guaranteed Student Loans[3]	979.3	967.6	- 1.2%
Nat. Direct Student Loans[4]	15.4	16.9	9.7%
College Work Study[5]	47.9	45.8	- 4.4%
TOTAL	$1,498.2	$1,442.7	- 3.7%
Grand Total[6]	$1,874.5	$1,863.2	- .6%

[1] The totals include Supplemental Tuition Assistance Program awards.

[2] This Program supplements the State expenditures for the Tuition Assistance Program. Total Tuition Assistance Program expenditures total $361.2 million for 1985-86 and an estimated $386.8 million for 1986-87.

[3] The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes ALAS and PLUS loans.

[4] The amount represents Federal capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

[5] The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus non-profit employers.

[6] Total also includes funds for programs of tuition aid for part-time students, tuition awards for Vietnam Veterans, Empire State Scholarships, Regents Health Care Scholarships and Regents Professional Opportunity Scholarships.

linear reduction procedure, grants will be reduced and some students will not receive awards. For the purpose of this report, it is estimated that the statewide amount will be reduced by 10 percent through linear reductions. The campus-based programs (NDSL, CWSP and SEOG) will be reduced by an estimated $2.1 million. The estimate for the GSL Program includes $869.6 million for regular guaranteed loans and $98 million for PLUS and ALAS loans. Expenditures for the Federal programs will decrease by an estimated $55.5 million or 3.7 percent.

At the State level, TAP expenditures will increase as the result of the enriched award schedules described in Part I. The increase in funds for Regents Scholarships and Other Awards reflect expansion of professional opportunity programs and a continued appropriation of $11.0 million for the Aid for Part-time Study Program. As a result of these changes, State programs expenditures will increase by $44.2 million or 11.8 percent.

The estimated 1986-87 expenditures in Table 9 indicate a total decrease of about .6 percent. The actual utilization in Pell Grants and GSLP loans will largely determine the accuracy of the overall estimate. The overall reduction in Federal programs is offset by increases in State programs.

The effects of changes enacted in student aid programs, and the possibility of further changes, will be felt during the balance of the 1980's when the postsecondary educational environment will also be affected by changes in enrollments and escalating attendance costs. This period will likely be characterized by intensified pressure on one hand to limit public expenditures for student aid programs while counter-efforts seek to hold or raise levels of assistance as institutions struggle with fixed cost items, inflation and declines in enrollments and tuition income.

In recent years there has been increasing concern about the accuracy of information on which student aid under the Pell and campus-based programs is based. A 1983 study estimated that about 39 percent of Pell Grant recipients received inaccurate awards based on applicant error in applications. In March 1985 the Department of Education issued regulations establishing verification or validation requirements. The institutions are responsible for verifying, for selected samples of students, such items as income, Federal income tax paid, household size, number of family members enrolled in postsecondary education, independent student status and untaxed income and benefits. Standards for documentation were included in the regulations.

The verification requirements were subsequently extended to the Guaranteed Student Loan and Federal campus-based programs for 1986-87. While verification requirements are necessary in order to promote program integrity, the extensive documentation requirements have created serious administrative problems at the colleges, leading to delays in the processing of student aid accounts. In addition, disbursement of guaranteed student loan payments must now be disbursed in two or more installments (depending on the college academic calendar) if the amount of the loan is for $1,000 or more and the enrollment period exceeds six months.

The reliance on student loans continues. The amounts for the guaranteed student loan program and National Direct Student Loans, as shown in Table 9, equals 53 percent of the total amount of aid. Data for 1984-85 from the Higher Education Services Corporation indicates that students with baccalaureate degrees commence postgraduate employment or study with average indebtedness of $5,800 to $8,400. For graduate students the level of indebtedness ranges from $7,800 to $23,000. These levels of indebtedness have serious implications for career choices and consumer spending patterns.

The majority of GSL borrowers are in the lower family income levels. In part, this is due to the degree of financial need and in part to the imposition of a financial needs test where adjusted gross family income exceeds $30,000. *Table 10* shows the 1985-86 income levels of student borrowers, as provided by the Higher Education Services Corporation. About 70 percent of borrowers are from families with incomes of $30,000 or less. Middle income families between $30,000 and $40,000 represent 12.5 percent of the borrowers.

While student loans are an important source of student aid, it is important that students from lower income families receive sufficient amounts of grant aid to offset heavy loan burdens.

Although State and Federal programs have obviously succeeded in promoting access and choice, they are characterized by a considerable lack of planned coordination and the use of different funding mechanisms, financial needs tests and application procedures. The conditions are largely the result of the fact that the major government aid programs were established at different times for different purposes without an underlying or unifying rationale. It is because of these conditions that it is difficult to perceive how the State and Federal programs mesh. The lack of coordination also creates a situation in which the State has not had important data on how the Federal programs contribute to access and choice, particularly with respect to family incomes, the relationship between grants, loans and part-time employment, the extent to which such aid meets total expenses and the amounts and kinds of assistance received by part-time students as well as full-time students. In order to understand the effectiveness of State award programs

it is necessary to obtain and analyze data on the Federal and State programs and relate the Federal effort to that of the State.

As indicated in Section II, beginning on page 16, the Department has initiated the collection of data on major governmental programs as well as those funded by the institution. Data on Federal and institutional programs is supplied by the institutions through the use of a survey in the Department's annual Higher Education Data System (HEDS) collection. Additional data on State administered programs is provided by the Higher Education Services Corporation and offices in the Department. The data collection now covers 1980-81 through 1984-85. The analysis of information collected on an annual basis will permit a better understanding of Federal, State, and institutional programs and the consideration of alternative arrangements of programs and costs. A review of the two most recent years' data begins following *Table 10*.

Table 10
Income of New York Student Loan Borrowers Federal Adjusted Gross Income 1985-86

Income Level	Percent
$10,000 or less	34.2
10,001-20,000	19.6
20,001-30,000	16.4
30,001-40,000	12.5
40,001-50,000	8.7
50,001-60,000	4.9
60,000 and over	3.7

Source: Higher Education Services Corporation Annual Report for 1985-86.

Student Financial Aid Programs in New York State
Summary Data from Higher Education Data System
1983-84 and 1984-85

The tables in this section provide a perspective on the distribution of various governmental and institutional aid programs for two years at degree-granting institutions. *Tables 11-15* provide a statewide report, by sector, of the amount of aid and numbers of recipients by program and level. *Tables 16-20* show the various proportions of aid by program and level. *Tables 21-25* report average aid amounts, by program and level.

In reviewing the data for two years, several conditions should be noted. First, although the response rate for submission of student financial aid data is about 96 percent, the lack of reports from several institutions reduces the volume of activity displayed in the various tables. In addition, several institutions are unable to match numbers of recipients with institutional funds. As a result, the reporting of average awards in Tables 21-25 is adjusted to exclude such entries. A few institutions cannot separate undergraduate and graduate expenditures and such data is excluded.

Observations

A. General characteristics of aid distribution, as displayed in Tables 11-15.

1. Undergraduate students received 78 percent or $1.65 billion of the approximate $2.1 billion in major student aid sources in 1984-85, about the same proportion as in 1983-84, when total aid amounted to $1.99 billion.
2. Undergraduates, on a statewide basis, received more aid from grants and scholarships (56.4 percent) than from loans (37.5 percent). Part-time employment accounted for 5.7 percent of aid in 1984-85. For 1983-84 the respective percentages were 55.2, 39.0 and 5.8.
3. Graduate students received a majority (54.6 percent) of aid from loans, with grants (23.6 percent) and part-time employment (21.7 percent) accounting for the remainder. The corresponding percentages in 1983-84 were 55.5, 23.2 and 21.2. Total aid increased from $445.6 million to $479.6 million.
4. At the undergraduate level, students in the independent sector received slightly more than one-half of all aid (54.2 percent) in 1984-85. In the public college sector, SUNY students received 26.5 percent and CUNY students received 13.6 percent. The remainder, 5.6 percent, was held by students in degree-granting proprietary colleges. In 1983-84 the respective proportions were similar.
5. At the graduate level, students in the independent sector received three-quarters (75 percent) of all aid. SUNY graduate students received 21.4 percent and CUNY students received 3.5 percent. For 1983-84 the proportions were similar.

B. Changes between 1983-84 and 1984-85

Aggregate amounts of aid for the combined sectors increased in 1983-84 at both undergraduate and graduate levels, from about $1.99 billion to $2.1 billion, with changes occurring in all of the major categories. Examples of these variations include the following:

1. The total amounts for grants increased for all sectors and levels except at the CUNY undergraduate level. Institutional grants increased in all sectors except at the SUNY and CUNY undergraduate levels. TAP amounts increased in all sectors except at CUNY and in the SUNY and independent graduate levels. All sectors experienced increases in amounts of Pell Grants except the independent sector.
2. The volume of student loans increased in all sectors, and at both graduate and undergraduate levels. An overall increase in GSL volume offset a decline in NDSL volume.
3. Student assistantships, which account for relatively small proportions of total aid, increased on an aggregate basis. At the undergraduate level there was a slight increase, and at the graduate level there was an increase of $5.4 million or 8.2 percent. The changes occurred in all sectors except CUNY which did not report such aid. Student assistantships are often funded by a mix of institutional and government funds. The reason or reasons for the increase are not known.
4. Funding for other part-time employment increased on an aggregate basis by about $9.3 million. Institutionally funded programs increased by $13.3 million. College Work Study expenditures, on the other hand, decreased by $4.0 million.

On an aggregate basis, student aid resources increased in 1984-85 at both undergraduate and graduate levels and in all general categories of aid.

C. General characteristics of aid by program source, as

shown in Tables 16-20.

1. At the undergraduate level in 1984-85, institutional sources of grants, scholarships, loans (excluding the NDSL share), and employment accounted for only 15.7 percent of all sources. In the independent sector, where institutional aid is most prevalent, 26 percent of all aid is from institutional sources. External (non-governmental) grants, which are not directly controlled by the institutions, account for about one percent of all aid for all institutions.
2. For the graduate level, institution sources accounted for slightly more than one-fifth of all aid (23.4 percent) in 1984-85. In the independent sector the proportion was 26.5 percent.
3. The utilization of State and Federal government programs in 1984-85 varies greatly among the sectors, as follows:

	SUNY	CUNY	Indep.	Prop.
Undergraduate		*Percent of aid*		
Federal	25.5	41.6	15.8	20.9
State Administered (includes GSL)	64.7	53.2	52.3	76.6
Graduate				
Federal	5.2	3.9	9.1	
State-Administered	39.5	80.4	47.4	

Aid through student assistantships is excluded in the table above as it is derived from institutional and government sources. NDSL funds are also excluded because of the mix of institutional and Federal funds.

4. The utilization of grants and loans in 1984-85 varies considerably among sectors at both undergraduate and graduate levels. For example, at the undergraduate level, grants as a proportion of all aid range from 47.3 percent at SUNY to 72.6 percent at CUNY. The proportions of grants and loans at independent institutions are relatively close to the average of all sectors, whereas loans constitute about 46 percent of undergraduate funds at SUNY and 24 percent at CUNY. Graduate students are heavily dependent on loans. At CUNY, loans account for 85 percent of all aid and at independent and SUNY colleges the proportions, respectively, are 57 and 42 percent. Student assistantships at SUNY are an important source, accounting for 36 percent of aid.

D. Average amounts of assistance by program, as shown in Tables 21-25.

Average amounts of aid from grants, loans and employment tend to reflect financial need and attendance costs. The averages for need-based programs are typically higher at the nonpublic institutions. Changes in average awards, for the two-year period, tend to reflect funding and program changes. Thus, institutional, TAP, and Pell grant averages for undergraduates increased on a statewide basis. The TAP averages are lower than those reported in Section III because the latter include all institutions.

The observations above and the analysis of the HEDS data should be considered in the context of certain limitations. First, the data are in aggregate format and do not fully reflect such factors as the levels of family income represented or the degree to which students participate in all programs. Second, institutional student aid policies are not demonstrated. Institutions vary in the use of aid which they directly administer, such as the Federal campus-based programs. Student aid packaging priorities are related to the kinds of students served, amounts of funds available, admission practices and a number of other considerations. Further, the data supplied by the institutions have been accepted as provided, except where obvious editing was required. Instances of omissions, errors and incomplete data affect the reports.

There is an additional kind of data obtained from the student aid reports in the Higher Education Data System which is not included in this report. This set of data deals with family income, which is an eligibility criterion for all major governmental and most institutional student aid programs. Family income is used to determine financial need, the difference between educational costs and the family's expected contribution. In assessing the role of student aid in financing higher education and in promoting access and choice, there is considerable interest in the degree to which students from different family income levels are represented in various categories of institutions. How diverse are institutions with respect to socio-economic status of their student bodies? The question is not easily answered, unfortunately, for a number of reasons. A major consideration is the availability of data. Family income data are available only from the applications of those students seeking and receiving assistance. Conclusions or assumptions about income distributions must be confined to the populations represented by available data. Another consideration is the diversity of sources of income data. There is not a single application form which is used for all financial aid programs by all students. While a high number of colleges in the State use the Financial Aid Form (FAF) of the College Scholarship Service, not all aid applicants or recipients apply for aid under the various programs for which the form is applicable. For example, a student who applies only for a TAP award will submit different income information than that supplied through FAF. The logistics of attempting to collect complete and uniform income information for all students are so formidable as to prevent accomplishment to date. Through the

Higher Education Data System, however, the degree-granting institutions report the same income data submitted for purposes of participation in the three Federal campus-based programs. The income data includes the category of applicants who were enrolled as halftime or full-time students.

In accordance with the 1984 Regents Statewide Plan for the Development of Postsecondary Education, the Education Department will report annually on the use of a net cost of attendance model as an indicator of the effective use of resources. The purpose of the model is not to portray the actual operation of the student aid system or its adequacy but rather, in broad terms, to examine the effect of student aid on student choice and access. Through the collection of data on student aid and attendance costs for various categories of institutions, it is possible for the model to show how attendance costs from various income levels may or may not be met through the use of various aid programs. The model can thus be used to show how access may be affected by changes in the proportions of attendance costs that are offset by student aid. The data on family income will, to the extent possible, supplement the observations afforded by the net cost model.

The HEDS data reported for 1984-85 represent the fifth year of comparative data. Annual surveys and reports for subsequent years should help provide a basis for decisions about the direction of student aid programs.

These data can be used in planning the direction of support of postsecondary education. More precisely, in consideration of fiscal and educational policy issues, the State's student aid policy can be reviewed with particular attention to the following objectives:

1. The need to establish goals for the State's student aid programs and methods for setting priorities of these goals so that the State's programs, in tandem with Federal programs, will promote maximum effectiveness of State funding.
2. The determination of how, and to what extent, existing Federal, State and institutional aid programs work together to meet student financial need and postsecondary costs.
3. The identification of alternative ways through which existing programs and available resources can best serve the needs of students and their families, the institutions and the State.

New York has the largest student financial aid programs in the nation and its students receive the largest amounts of assistance under Federal programs.

In the present period of change and uncertainty, it is essential that the State maintain and improve its position through a review effort. This activity would provide the State with the means to develop policy which would implement purposes of State programs with those of the Federal government and the institutions.

Table 11. Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students in New York State by Sector, 1983-84 and 1984-85

Student Aid Category	Undergraduate				Graduate			
	1983-84		1984-85		1983-84		1984-85	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	854,847,067		933,735,630		103,188,374		112,964,711	
1. Institutional Grants								
a. Unrestricted Funds	141,128,838	79,128	158,645,405	79,785	51,607,437	24,252	59,070,273	23,150
b. Restricted Funds	44,773,500	35,660	46,229,750	30,950	18,466,449	6,456	21,427,181	6,693
2. Provided by External Gifts	18,057,688	17,607	19,985,540	20,376	17,181,268	4,219	18,371,999	3,878
3. New York State								
a. TAP	287,868,271	299,446	337,975,643	311,780	4,848,160	13,408	4,502,428	12,649
b. Regents Scholarships	15,065,375	62,108	17,677,194	67,137	1,004,056	538	993,855	515
c. HEOP, EOP, SEEK	20,693,527	32,664	21,233,015	19,445	- -	-	- -	-
d. Other New York State	159,742	330	120,097	239	- -	-	- -	-
4. Pell Grants	283,488,150	267,040	283,929,929	249,649	- -	-	- -	-
5. SEOG	25,370,709	43,262	26,574,733	44,026	- -	-	- -	-
6. Other Governments' Grants	18,241,267	5,814	21,364,324	6,450	10,081,004	1,560	8,598,975	1,491
B. LOANS	603,896,048		620,094,529		247,470,846		261,706,464	
1. National Direct Student Loans (NDSL)	48,721,240	53,834	46,456,610	51,307	13,832,776	8,145	13,440,436	8,023
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	487,085,101	240,609	512,194,613	250,808	180,019,370	50,042	196,849,177	53,090
b. Administered by Other States	62,241,566	26,501	55,186,269	25,137	30,005,177	7,415	22,392,978	7,298
3. Institutionally Funded	3,064,861	2,827	3,809,223	3,445	8,723,091	3,358	6,545,692	2,902
4. Other Loans	2,783,280	2,181	2,447,814	2,028	14,890,432	3,685	22,478,181	4,526
C. STUDENT ASSISTANTSHIPS	10,181,120	8,985	10,292,072	8,150	66,358,683	13,561	71,782,321	13,991
D. WAGES PAID TO STUDENTS	78,449,288		83,688,243		28,261,923		32,342,434	
1. From Unrestricted Funds	24,707,074	28,407	34,875,583	43,603	10,443,274	1,092	13,995,755	2,656
2. From Restricted Funds	4,105,855	4,174	2,964,904	3,982	7,428,854	967	8,210,324	795
3. College Work-Study Program	49,636,359	61,196	45,847,756	55,171	10,389,795	5,506	10,136,355	5,175
a. Federal Contribution	35,591,954		32,689,417		7,322,461		7,309,127	
b. Institutional Contribution	14,044,405		13,158,339		3,067,334		2,827,228	
E. ALL OTHER STUDENT AID	1,562,961	1,235	6,908,821	4,574	326,920	104	755,615	670
F. TOTAL STUDENT FINANCIAL AID	1548,936,484		1654,719,295		445,606,746		479,551,545	

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 12. Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
State University 1983-84 and 1984-85

Student Aid Category	Undergraduate				Graduate			
	1983-84		1984-85		1983-84		1984-85	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	199,822,960		207,950,858		18,657,898		20,245,641	
1. Institutional Grants								
a. Unrestricted Funds	3,835,951	4,257	3,465,031	4,172	9,160,569	8,612	10,953,763	8,532
b. Restricted Funds	2,561,486	5,978	2,921,429	7,345	3,132,001	2,328	3,364,788	2,325
2. Provided by External Gifts	4,370,230	7,245	4,135,956	6,949	2,564,254	476	2,230,215	496
3. New York State								
a. TAP	77,538,152	111,184	81,173,891	115,053	1,723,371	4,584	1,584,836	4,296
b. Regents Scholarships	6,450,651	26,439	7,194,866	28,463	320,406	219	294,474	214
c. HEOP, EOP, SEEK	6,293,269	12,565	7,188,133	13,100	- -	-	- -	-
d. Other New York State	92,510	188	62,640	125	- -	-	- -	-
4. Pell Grants	90,625,410	90,229	92,496,266	85,505	- -	-	- -	-
5. SEOG	6,219,950	12,988	6,071,325	13,717	- -	-	- -	-
6. Other Governments' Grants	1,835,351	1,215	3,241,321	1,437	1,757,297	220	1,817,565	248
B. LOANS	200,282,731		204,249,214		40,426,411		42,740,579	
1. National Direct Student Loans (NDSL)	14,476,531	17,929	14,229,465	17,133	2,275,712	1,341	1,443,881	987
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	177,744,402	95,472	185,203,246	98,406	34,125,954	9,930	36,791,138	10,620
b. Administered by Other States	6,984,124	3,312	3,969,163	1,900	1,685,516	470	1,855,791	439
3. Institutionally Funded	239,597	142	178,586	125	265,577	308	151,929	225
4. Other Loans	838,077	704	668,754	551	2,073,652	837	2,497,840	926
C. STUDENT ASSISTANTSHIPS	5,715,293	5,848	4,888,475	4,253	32,595,613	6,867	37,321,171	7,346
D. WAGES PAID TO STUDENTS	20,121,529		21,845,913		2,140,974		2,155,949	
1. From Unrestricted Funds	5,538,819	11,648	8,024,589	13,238	137,497	183	117,632	172
2. From Restricted Funds	1,464,914	2,254	1,583,706	2,919	801,155	305	723,174	249
3. College Work-Study Program	13,117,796	18,232	12,237,618	17,751	1,202,322	1,053	1,315,143	1,103
a. Federal Contribution	10,276,625		9,637,162		872,940		987,833	
b. Institutional Contribution	2,841,171		2,600,456		329,382		327,310	
E. ALL OTHER STUDENT AID	658,973	653	923,418	1,007	2,000	15	32,489	28
F. TOTAL STUDENT FINANCIAL AID	426,601,486		439,857,878		93,822,896		102,495,629	

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 13. Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
City University 1983-84 and 1984-85

Student Aid Category	Undergraduate				Graduate			
	1983-84		1984-85		1983-84		1984-85	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	165,785,640		163,353,874		1,162,040		1,763,622	
1. Institutional Grants								
a. Unrestricted Funds	4,632,000	-	4,593,916	-	400,000	-	1,009,403	-
b. Restricted Funds	3,597,807	5,665	2,239,469	-	- -	-	- -	-
2. Provided by External Gifts	420,000	-	762,000	-	265,000	-	317,000	-
3. New York State								
a. TAP	62,030,338	80,003	60,468,445	78,520	455,040	1,251	408,719	1,184
b. Regents Scholarships	918,257	3,933	1,592,230	5,589	26,000	7	28,500	7
c. HEOP, EOP, SEEK	7,558,146	12,840	6,810,032	-	- -	-	- -	-
d. Other New York State	550	1	550	1	- -	-	- -	-
4. Pell Grants	83,009,988	82,351	83,491,612	77,005	- -	-	- -	-
5. SEOG	3,618,554	6,367	3,395,620	6,818	- -	-	- -	-
6. Other Governments' Grants	- -	-	- -	-	16,000	-	- -	-
B. LOANS	53,284,270		53,423,100		12,322,332		14,292,170	
1. National Direct Student Loans (NDSL)	4,306,589	4,391	2,547,948	3,353	745,140	397	1,170,807	803
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	48,794,568	25,567	50,753,153	26,336	11,550,017	3,477	13,121,363	3,828
b. Administered by Other States	- -	-	- -	-	- -	-	- -	-
3. Institutionally Funded	- -	-	- -	-	- -	-	- -	-
4. Other Loans	183,113	162	121,999	117	27,175	27	- -	-
C. STUDENT ASSISTANTSHIPS	- -	-	- -	-	- -	-	- -	-
D. WAGES PAID TO STUDENTS	10,454,584		8,236,870		553,751		819,332	
1. From Unrestricted Funds	- -	-	- -	-	- -	-	- -	-
2. From Restricted Funds	- -	-	- -	-	- -	-	- -	-
3. College Work-Study Program	10,454,584	10,659	8,236,870	7,473	553,751	239	819,332	700
a. Federal Contribution	8,197,849		6,428,987		438,860		653,270	
b. Institutional Contribution	2,256,735		1,807,883		114,891		166,062	
E. ALL OTHER STUDENT AID	- -	-	31,700	206	- -	-	- -	-
F. TOTAL STUDENT FINANCIAL AID	229,524,494		225,045,544		14,038,123		16,875,124	

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 14. Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
Independent Institutions 1983-84 and 1984-85

Student Aid Category	Undergraduate				Graduate			
	1983-84		1984-85		1983-84		1984-85	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	444,151,318		512,238,618		83,365,500		90,889,499	
1. Institutional Grants								
a. Unrestricted Funds	132,399,494	74,543	149,371,513	75,015	42,046,868	15,640	47,046,457	14,598
b. Restricted Funds	38,461,815	23,822	40,978,952	23,475	15,334,448	4,128	18,062,393	4,368
2. Provided by External Gifts	13,138,255	10,174	14,998,954	13,343	14,352,014	3,743	15,824,784	3,382
3. New York State								
a. TAP	122,789,424	89,639	166,807,572	96,042	2,666,813	7,568	2,503,574	7,157
b. Regents Scholarships	7,631,394	31,470	8,740,995	32,684	657,650	312	670,881	294
c. HEOP, EOP, SEEK	6,837,082	7,247	7,233,113	6,340	- -	-	- -	-
d. Other New York State	52,382	115	48,474	97	- -	-	- -	-
4. Pell Grants	91,595,949	77,037	89,568,195	70,715	- -	-	- -	-
5. SEOG	15,115,978	23,245	16,566,342	22,473	- -	-	- -	-
6. Other Governments' Grants	16,129,545	4,202	17,924,508	4,754	8,307,707	1,340	6,781,410	1,243
B. LOANS	316,998,439		320,963,618		194,657,703		204,426,415	
1. National Direct Student Loans (NDSL)	29,690,844	31,140	29,515,656	30,490	10,798,024	6,398	10,765,748	6,203
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	229,436,313	103,641	237,302,066	106,938	134,311,899	36,624	146,833,876	38,618
b. Administered by Other States	53,283,928	22,286	48,958,198	22,279	28,300,661	6,941	20,452,687	6,841
3. Institutionally Funded	2,825,264	2,685	3,530,637	3,120	8,457,514	3,050	6,393,763	2,677
4. Other Loans	1,762,090	1,315	1,657,061	1,360	12,789,605	2,821	19,980,341	3,600
C. STUDENT ASSISTANTSHIPS	4,281,191	2,834	5,214,695	3,567	33,753,070	6,689	34,461,150	6,645
D. WAGES PAID TO STUDENTS	47,402,680		52,970,195		25,567,198		29,367,153	
1. From Unrestricted Funds	19,026,547	16,638	26,484,394	30,113	10,305,777	909	13,878,123	2,484
2. From Restricted Funds	2,640,941	1,920	1,377,038	1,038	6,627,699	662	7,487,150	546
3. College Work-Study Program	25,735,192	31,945	25,108,763	29,626	8,633,722	4,214	8,001,880	3,372
a. Federal Contribution	16,868,876		16,422,847		6,010,661		5,668,024	
b. Institutional Contribution	8,866,316		8,685,916		2,623,061		2,333,856	
E. ALL OTHER STUDENT AID	898,138	564	5,900,037	3,291	324,920	89	723,126	642
F. TOTAL STUDENT FINANCIAL AID	813,731,766		897,287,163		337,668,391		359,867,343	

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 15. Sources of Student Financial Aid Distributed to Undergraduate Students at Proprietary Colleges 1983-84 and 1984-85

Student Aid Category	Undergraduate				Graduate			
	1983-84		1984-85		1983-84		1984-85	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	45,087,149		50,192,280		2,936		65,949	
1. Institutional Grants								
a. Unrestricted Funds	261,393	328	1,214,945	598	- -	-	60,650	20
b. Restricted Funds	152,392	195	89,900	130	- -	-	- -	-
2. Provided by External Gifts	129,203	188	88,630	84	- -	-	- -	-
3. New York State								
a. TAP	25,510,357	18,620	29,525,735	22,165	2,936	5	5,299	12
b. Regents Scholarships	65,073	266	149,103	401	- -	-	- -	-
c. HEOP, EOP, SEEK	5,030	12	1,737	5	-	-	- -	-
d. Other New York State	14,300	26	8,433	16	- -	-	- -	-
4. Pell Grants	18,256,803	17,423	18,373,856	16,424	- -	-	- -	-
5. SEOG	416,227	662	541,446	1,018	- -	-	- -	-
6. Other Governments' Grants	276,371	397	198,495	259	- -	-	- -	-
B. LOANS	33,330,608		41,458,597		64,400		247,300	
1. National Direct Student Loans (NDSL)	247,276	374	163,541	331	13,900	9	60,000	30
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	31,109,818	15,929	38,936,148	19,128	31,500	11	102,800	24
b. Administered by Other States	1,973,514	903	2,258,908	958	19,000	4	84,500	18
3. Institutionally Funded	- -	-	100,000	200	- -	-	- -	-
4. Other Loans	- -	-	- -	-	- -	-	- -	-
C. STUDENT ASSISTANTSHIPS	184,636	303	188,902	330	10,000	5	- -	-
D. WAGES PAID TO STUDENTS	470,495		635,265		- -		- -	
1. From Unrestricted Funds	141,709	121	366,600	252	- -	-	- -	-
2. From Restricted Funds	- -	-	4,160	25	- -	-	- -	-
3. College Work-Study Program	328,787	360	264,505	321	- -	-	- -	-
a. Federal Contribution	248,604		200,421		- -		- -	
b. Institutional Contribution	80,183		64,084		- -		- -	
E. ALL OTHER STUDENT AID	5,850	18	53,666	70	- -	-	- -	-
F. TOTAL STUDENT FINANCIAL AID	79,078,738		92,528,710		77,336		313,249	

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 16. Sources of Financial Aid as Proportions of Total Student Aid Distributed to Undergraduate and Graduate Students in New York State By Sector 1983-84 and 1984-85

	Source of Aid	-----UG----- 1983-84	1984-85	-----GR----- 1983-84	1984-85
A.	GRANTS	55.2	56.4	23.2	23.6
	1. Institutional Grants	12.0	12.4	15.7	16.8
	a. Unrestricted Funds	9.1	9.6	11.6	12.3
	b. Restricted Funds	2.9	2.8	4.1	4.5
	2. Provided by External Gifts	1.2	1.2	3.9	3.8
	3. New York State				
	a. TAP	18.6	20.4	1.1	0.9
	b. Regents Scholarships	1.0	1.1	0.2	0.2
	c. HEOP, EOP, SEEK	1.3	1.3	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	18.3	17.2	0.0	0.0
	5. SEOG	1.6	1.6	0.0	0.0
	6. Other Governments' Grants	1.2	1.3	2.3	1.8
B.	LOANS	39.0	37.5	55.5	54.6
	1. National Direct Student Loans (NDSL)	3.1	2.8	3.1	2.8
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	31.4	31.0	40.4	41.0
	b. Administered by Other States	4.0	3.3	6.7	4.7
	3. Institutionally Funded	0.2	0.2	2.0	1.4
	4. Other Loans	0.2	0.1	3.3	4.7
C.	STUDENT ASSISTANTSHIPS	0.7	0.6	14.9	15.0
D.	WAGES PAID TO STUDENTS	5.1	5.1	6.3	6.7
	1. From Unrestricted Funds	1.6	2.1	2.3	2.9
	2. From Restricted Funds	0.3	0.2	1.7	1.7
	3. College Work-Study Program	3.2	2.8	2.3	2.1
	a. Federal Contribution	2.3	2.0	1.6	1.5
	b. Institutional Contribution	0.9	0.8	0.7	0.6
E.	ALL OTHER STUDENT AID	0.1	0.4	0.1	0.2
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 17. Sources of Financial Aid as Proportions of Total Student Aid
State University, 1983-84 and 1984-85

Source of Aid	-----UG----- 1983-84	1984-85	-----GR----- 1983-84	1984-85
A. GRANTS	46.8	47.3	19.9	19.8
1. Institutional Grants	1.5	1.5	13.1	14.0
a. Unrestricted Funds	0.9	0.8	9.8	10.7
b. Restricted Funds	0.6	0.7	3.3	3.3
2. Provided by External Gifts	1.0	0.9	2.7	2.2
3. New York State				
a. TAP	18.2	18.5	1.8	1.5
b. Regents Scholarships	1.5	1.6	0.3	0.3
c. HEOP, EOP, SEEK	1.5	1.6	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0
4. Pell Grants	21.2	21.0	0.0	0.0
5. SEOG	1.5	1.4	0.0	0.0
6. Other Governments' Grants	0.4	0.7	1.9	1.8
B. LOANS	46.9	46.4	43.1	41.7
1. National Direct Student Loans (NDSL)	3.4	3.2	2.4	1.4
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	41.7	42.1	36.4	35.9
b. Administered by Other States	1.6	0.9	1.8	1.8
3. Institutionally Funded	0.1	0.0	0.3	0.1
4. Other Loans	0.2	0.2	2.2	2.4
C. STUDENT ASSISTANTSHIPS	1.3	1.1	34.7	36.4
D. WAGES PAID TO STUDENTS	4.7	5.0	2.3	2.1
1. From Unrestricted Funds	1.3	1.8	0.1	0.1
2. From Restricted Funds	0.3	0.4	0.9	0.7
3. College Work-Study Program	3.1	2.8	1.3	1.3
a. Federal Contribution	2.4	2.2	0.9	1.0
b. Institutional Contribution	0.7	0.6	0.4	0.3
E. ALL OTHER STUDENT AID	0.2	0.2	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 16. Sources of Financial Aid as Proportions of Total Student Financial Aid
City University, 1983-84 and 1984-85

	Source of Aid	-----UG----- 1983 -84	1984 -85	-----GR----- 1983 -84	1984 -85
A.	GRANTS	72.2	72.6	8.3	10.5
	1. Institutional Grants	3.6	3.0	2.8	6.0
	a. Unrestricted Funds	2.0	2.0	2.8	6.0
	b. Restricted Funds	1.6	1.0	0.0	0.0
	2. Provided by External Gifts	0.2	0.3	1.9	1.9
	3. New York State				
	a. TAP	27.0	26.9	3.2	2.4
	b. Regents Scholarships	0.4	0.7	0.2	0.2
	c. HEOP, EOP, SEEK	3.3	3.0	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	36.2	37.1	0.0	0.0
	5. SEOG	1.6	1.5	0.0	0.0
	6. Other Governments' Grants	0.0	0.0	0.1	0.0
B.	LOANS	23.2	23.7	87.8	84.7
	1. National Direct Student Loans (NDSL)	1.9	1.1	5.3	6.9
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	21.3	22.6	82.3	77.8
	b. Administered by Other States	0.0	0.0	0.0	0.0
	3. Institutionally Funded	0.0	0.0	0.0	0.0
	4. Other Loans	0.1	0.1	0.2	0.0
C.	STUDENT ASSISTANTSHIPS	0.0	0.0	0.0	0.0
D.	WAGES PAID TO STUDENTS	4.6	3.7	3.9	4.9
	1. From Unrestricted Funds	0.0	0.0	0.0	0.0
	2. From Restricted Funds	0.0	0.0	0.0	0.0
	3. College Work-Study Program	4.6	3.7	3.9	4.9
	a. Federal Contribution	3.6	2.9	3.1	3.9
	b. Institutional Contribution	1.0	0.8	0.8	1.0
E.	ALL OTHER STUDENT AID	0.0	0.0	0.0	0.0
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 19. Sources of Financial Aid as Proportions of Total Student Financial Aid
Independent Institutions, 1983-84 and 1984-85

Source of Aid	-----UG----- 1983-84	1984-85	-----GR----- 1983-84	1984-85
A. GRANTS	54.6	57.1	24.7	25.3
1. Institutional Grants	21.0	21.2	17.0	18.1
a. Unrestricted Funds	16.3	16.6	12.5	13.1
b. Restricted Funds	4.7	4.6	4.5	5.0
2. Provided by External Gifts	1.6	1.7	4.3	4.4
3. New York State				
a. TAP	15.1	18.6	0.8	0.7
b. Regents Scholarships	0.9	1.0	0.2	0.2
c. HEOP, EOP, SEEK	0.8	0.8	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0
4. Pell Grants	11.3	10.0	0.0	0.0
5. SEOG	1.9	1.8	0.0	0.0
6. Other Governments' Grants	2.0	2.0	2.5	1.9
B. LOANS	39.0	35.8	57.6	56.8
1. National Direct Student Loans (NDSL)	3.6	3.3	3.2	3.0
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	28.2	26.4	39.8	40.8
b. Administered by Other States	6.5	5.5	8.4	5.7
3. Institutionally Funded	0.3	0.4	2.5	1.8
4. Other Loans	0.2	0.2	3.8	5.6
C. STUDENT ASSISTANTSHIPS	0.5	0.6	10.0	9.6
D. WAGES PAID TO STUDENTS	5.8	5.9	7.6	8.2
1. From Unrestricted Funds	2.3	3.0	3.1	3.9
2. From Restricted Funds	0.3	0.2	2.0	2.1
3. College Work-Study Program	3.2	2.8	2.6	2.2
a. Federal Contribution	2.1	1.8	1.8	1.6
b. Institutional Contribution	1.1	1.0	0.8	0.6
E. ALL OTHER STUDENT AID	0.1	0.7	0.1	0.2
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 20. Sources of Financial Aid as Proportions of Total Student Financial Aid
Proprietary Colleges 1983-84 and 1984-85

Source of Aid	-----UG----- 1983-84	1984-85	-----GR----- 1983-84	1984-85
A. GRANTS	57.0	54.2	3.8	21.1
1. Institutional Grants	0.5	1.4	0.0	19.4
a. Unrestricted Funds	0.3	1.3	0.0	19.4
b. Restricted Funds	0.2	0.1	0.0	0.0
2. Provided by External Gifts	0.2	0.1	0.0	0.0
3. New York State				
a. TAP	32.3	31.9	3.8	1.7
b. Regents Scholarships	0.1	0.2	0.0	0.0
c. HEOP, EOP, SEEK	0.0	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0
4. Pell Grants	23.1	19.9	0.0	0.0
5. SEOG	0.5	0.6	0.0	0.0
6. Other Governments' Grants	0.3	0.2	0.0	0.0
B. LOANS	42.1	44.8	83.3	78.9
1. National Direct Student Loans (NDSL)	0.3	0.2	18.0	19.2
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	39.3	42.1	40.7	32.8
b. Administered by Other States	2.5	2.4	24.6	27.0
3. Institutionally Funded	0.0	0.1	0.0	0.0
4. Other Loans	0.0	0.0	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.2	0.2	12.9	0.0
D. WAGES PAID TO STUDENTS	0.6	0.7	0.0	0.0
1. From Unrestricted Funds	0.2	0.4	0.0	0.0
2. From Restricted Funds	0.0	0.0	0.0	0.0
3. College Work-Study Program	0.4	0.3	0.0	0.0
a. Federal Contribution	0.3	0.2	0.0	0.0
b. Institutional Contribution	0.1	0.1	0.0	0.0
E. ALL OTHER STUDENT AID	0.0	0.1	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 21. Average Financial Aid aAmount by Program Received by Undergraduate and Graduate Student Recipients in New York State 1983-84 and 1984-85

	-----UG-----		-----GR-----	
	1983 -84	1984 -85	1983 -84	1984 -85
A. GRANTS				
1. Institutional Grants	1,427	1,623	1,699	1,995
a. Unrestricted Funds	1,557	1,747	1,616	1,883
b. Restricted Funds	1,141	1,305	2,013	2,383
2. Provided by External Gifts	976	935	3,986	4,548
3. New York State				
a. TAP	961	1,084	362	356
b. Regents Scholarships	243	263	1,866	1,930
c. HEOP, EOP, SEEK	634	742	0	0
d. Other New York State	484	502	0	0
4. Pell Grants	1,062	1,137	0	0
5. SEOG	583	604	0	0
6. Other Governments' Grants	3,134	3,312	6,452	5,767
B. LOANS				
1. National Direct Student Loans (NDSL)	900	905	1,698	1,675
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	2,024	2,042	3,597	3,708
b. Administered by Other States	2,349	2,195	4,048	3,068
3. Institutionally Funded	1,084	1,106	2,598	2,256
4. Other Loans	1,234	1,207	4,041	4,966
C. STUDENT ASSISTANTSHIPS	1,133	1,258	4,441	5,131
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	647	717	1,033	2,865
2. From Restricted Funds	765	623	4,707	3,364
3. College Work-Study Program	810	810	1,883	1,885
E. ALL OTHER STUDENT AID	1,266	1,510	3,143	1,128

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 22. Average Financial Aid Amount by Program
State University 1983-84 and 1984-85

	-----UG-----		-----GR-----	
	1983 -84	1984 -85	1983 -84	1984 -85
A. GRANTS				
1. Institutional Grants	620	555	1,124	1,319
a. Unrestricted Funds	899	831	1,064	1,284
b. Restricted Funds	422	398	1,345	1,447
2. Provided by External Gifts	603	595	5,387	4,496
3. New York State				
a. TAP	697	706	376	369
b. Regents Scholarships	244	253	1,463	1,376
c. HEOP, EOP, SEEK	501	549	0	0
d. Other New York State	492	501	0	0
4. Pell Grants	1,004	1,082	0	0
5. SEOG	479	443	0	0
6. Other Governments' Grants	1,511	2,256	7,968	7,329
B. LOANS				
1. National Direct Student Loans (NDSL)	806	831	1,697	1,463
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	1,862	1,882	3,437	3,464
b. Administered by Other States	2,109	2,089	3,586	4,227
3. Institutionally Funded	1,687	1,429	862	675
4. Other Loans	1,061	1,214	2,477	2,697
C. STUDENT ASSISTANTSHIPS	977	1,141	4,747	5,080
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	476	606	751	684
2. From Restricted Funds	650	543	2,627	2,904
3. College Work-Study Program	719	689	1,142	1,192
E. ALL OTHER STUDENT AID	1,009	917	133	1,160

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 23. Average Financial Aid Amount by Program
City University 1983-84 and 1984-85

	-----UG-----		-----GR-----	
	1983 -84	1984 -85	1983 -84	1984 -85
A. GRANTS				
1. Institutional Grants	592	0	0	0
a. Unrestricted Funds	0	0	0	0
b. Restricted Funds	592	0	0	0
2. Provided by External Gifts	0	0	0	0
3. New York State				
a. TAP	775	770	364	345
b. Regents Scholarships	233	285	3,714	4,071
c. HEOP, EOP, SEEK	589	0	0	0
d. Other New York State	550	550	0	0
4. Pell Grants	1,008	1,084	0	0
5. SEOG	543	498	0	0
6. Other Governments' Grants	0	0	0	0
B. LOANS				
1. National Direct Student Loans (NDSL)	920	760	1,877	1,458
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State .	1,908	1,927	3,322	3,428
b. Administered by Other States . .	0	0	0	0
3. Institutionally Funded	0	0	0	0
4. Other Loans	1,130	1,043	1,006	0
C. STUDENT ASSISTANTSHIPS	0	0	0	0
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	0	0	0	0
2. From Restricted Funds	0	0	0	0
3. College Work-Study Program	975	1,102	2,076	1,170
E. ALL OTHER STUDENT AID	0	154	0	0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 24. Average Financial Aid Amount by Program
Independent Institutions 1983-84 and 1984-85

	UG		GR	
	1983-84	1984-85	1983-84	1984-85
A. GRANTS				
1. Institutional Grants	1,563	1,747	2,018	2,381
a. Unrestricted Funds	1,598	1,795	1,920	2,231
b. Restricted Funds	1,454	1,594	2,389	2,881
2. Provided by External Gifts	1,246	1,111	3,808	4,556
3. New York State	1,370	1,737	352	350
a. TAP	242	267	2,108	2,282
b. Regents Scholarships	943	1,141	0	0
c. HEOP, EOP, SEEK	455	500	0	0
d. Other New York State	1,189	1,267	0	0
4. Pell Grants	650	737	0	0
5. SEOG	3,834	3,770	6,200	5,456
6. Other Governments' Grants				
B. LOANS				
1. National Direct Student Loans (NDSL)	953	968	1,688	1,736
2. Federal Guaranteed Student Loans (GSL)	2,214	2,219	3,667	3,802
a. Administered by New York State	2,391	2,198	4,079	2,990
b. Administered by Other States	1,052	1,132	2,773	2,388
3. Institutionally Funded	1,340	1,218	4,534	5,550
4. Other Loans	1,511	1,462	4,130	5,186
C. STUDENT ASSISTANTSHIPS				
D. WAGES PAID TO STUDENTS	764	759	1,090	3,016
1. From Unrestricted Funds	900	859	5,665	3,573
2. From Restricted Funds	806	808	2,058	2,261
3. College Work-Study Program	1,592	1,793	3,651	1,126
E. ALL OTHER STUDENT AID				

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

Table 25. Average Financial Aid Amount by Program
Proprietary Colleges 1983-84 and 1984-85

	-----UG-----		-----GR-----	
	1983 -84	1984 -85	1983 -84	1984 -85
A. GRANTS				
1. Institutional Grants	791	1,750	0	3,033
a. Unrestricted Funds	797	2,032	0	3,033
b. Restricted Funds	781	452	0	0
2. Provided by External Gifts	687	1,055	0	0
3. New York State				
a. TAP	1,370	1,332	587	442
b. Regents Scholarships	245	372	0	0
c. HEOP, EOP, SEEK	419	347	0	0
d. Other New York State	550	527	0	0
4. Pell Grants	1,048	1,119	0	0
5. SEOG	629	532	0	0
6. Other Governments' Grants	696	766	0	0
B. LOANS				
1. National Direct Student Loans (NDSL)	661	494	1,544	2,000
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	1,953	2,036	2,864	4,283
b. Administered by Other States	2,186	2,358	4,750	4,694
3. Institutionally Funded	0	500	0	0
4. Other Loans	0	0	0	0
C. STUDENT ASSISTANTSHIPS	609	572	2,000	0
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	1,171	1,455	0	0
2. From Restricted Funds	0	166	0	0
3. College Work-Study Program	913	824	0	0
E. ALL OTHER STUDENT AID	325	767	0	0

NYSED: Postsecondary Information Systems/HEDS (09/10/86).

APPENDIX

Determination of the Student's Award on the Basis of Tuition Cost and Financial Ability

The minimum and maximum awards for the scholarship and grant programs are established by legislation. Within this range, the tuition assistance awards are determined by the tuition costs of the college attended by the student and by the family net taxable income*. (The Regents scholarship, fellowship and grant programs have varying limitations with respect to income, tuition and attendance costs).

These limitations are illustrated for the largest award program, the Tuition Assistance Program. That program presently operates with six schedules of awards. There are two undergraduate schedules for students who are financially dependent or who are financially independent and married or have dependents. Schedule S, with a maximum award of $2,200, is for such students attending non-degree proprietary schools. Schedule T with a maximum award of $2,850, applies to students attending degree-granting and not-for-profit institutions. In addition, Schedule L applies to all graduate and professional students who are financially dependent or are financially independent and married or have dependents.

Adjustments in the net taxable balance are provided, under Schedules S, T and L, where more than one family member is in full-time study at an approved postsecondary institution. Under Schedules S and T, $3,000 is deducted from the net taxable balance for the first additional member and $2,000 for each additional member. Under Schedule L, the net taxable balance is divided by the number of family members in full-time attendance.

After a student has received two full years of payments, remaining TAP payments under Schedules S and T are reduced by $200 per year, except that no students shall receive less than $350 per year if the family net taxable balance is $32,000 or less.

Three additional schedules operate for single, financially independent students without dependents. Schedule M applies to graduate students. Schedule K applies to undergraduate students at degree-granting and notfor-profit institutions. Schedule J applies to undergraduates at nondegree proprietary schools.

1986-87 TAP Provisions

Following are the major points of the TAP program that are in effect for 1986-87 reflecting the changes made in the 1986 legislation.

1. Undergraduate students who are dependent or are financially independent and are married or have dependents.
   a. The net taxable income ceiling eligibility has been raised from $29,000 to $32,000.
   b. The minimum award is increased from $300 to $350.
   c. The net taxable income threshold for a maximum award is increased from $5,000 to $6,500.
   d. The maximum annual award has been increased from $2,700 to $2,850, or tuition, whichever is less, for students attending degree-granting and not-for-profit institutions.
   e. For students attending non-degree proprietary institutions, the maximum award remains at $2,200.
2. Undergraduate students who are financially independent and are single and have no dependents.
   a. The net taxable income ceiling for eligibility has been increased from $5,666 to $10,000.
   b. The minimum award has been increased from $200 to $350.
   c. The net taxable income threshold for a maximum award is raised from $1,000 to $3,000.
   d. The maximum award has been increased from

* see Table 26 for definition

$1,800 to $2,000 or tuition, whichever is less, for students attending degree-granting and not-for-profit institutions.

e. For students attending non-degree proprietary institutions, the maximum award remains at $1,800.

3. Graduate students who are dependent or are financially independent and are married or have dependents.
   a. The maximum award has been increased from $600 to $1,200.
   b. The minimum award remains at $100.
   c. The net taxable income ceiling for eligibility remains at $20,000.
   d. The net taxable income threshold for a maximum award remains at $2,000.
4. Graduate students who are independent and single and have no dependents.
   a. The maximum award has been increased from $600 to $1,200.
   b. The minimum award remains at $100.
   c. The net taxable income ceiling for eligibility remains at $5,666.
   d. The net taxable income threshold for a maximum award remains at $1,000. Illustrations of the various schedules are in the Appendix.

Tables 26 through 30 are illustrative award tables reflecting the 1986-87 provisions.

Table 26
Illustrative Tuition Assistance Program (TAP) Annual Awards for Undergraduate Students at Non-degree Proprietary Schools
Schedule S
1986-87

Net Taxable Balance*	Proprietary Schools (non-degree) Tuition = $2,200 or more
$0- 6,500	$2,200
8,000	2,095
9,000	2,015
12,000	1,755
15,000	1,445
20,000	895
25,000	350
32,000	350
32,001 or more	0

* Net taxable balance, or net taxable income, is the gross income less all allowable exemptions and deductions for State income tax purposes. For the typical two-child family, a net taxable balance of $6,500, for example, is approximately comparable to a gross income of about $12,650 with standard tax deductions.

Table 27
Illustrative Tuition Assistance Program (TAP) Annual Awards for Undergraduate Students of Degree-granting and Not-for-profit Institutions
Schedule T
1986-87

Net Taxable Balance	Independent and Proprietary Tuition = $2,850 or more	SUNY Tuition = $1,375	CUNY Tuition = $1,250
$0 - 6,500	$2,850	$1,375	$1,250
8,000	2,745	1,270	1,145
9,000	2,665	1,190	1,065
12,000	2,405	930	805
15,000	2,095	620	495
20,000	1,545	350	350
25,000	995	350	350
29,000	535	350	350
32,000	350	350	350
32,001 or more	0	0	0

Table 28
Illustrative Tuition Assistance Program (TAP) Annual Awards for Graduate Students who are Financially Dependent or are Financially Independent and Married or Have Dependents
Schedule L
1986-87

Net Taxable Balance	Independent SUNY and CUNY
$ 2,000	$1,200
3,000	1,133
6,000	933
9,000	733
12,000	533
15,000	333
20,000	100
20,001 or more	0

Table 29
Illustrative Tuition Assistance Program (TAP) Annual Awards for Single, Financially Independent Graduate Students

Schedule M

Taxable Balance	Independent and SUNY and CUNY
$0 - 1,000	$1,200
2,000	950
3,000	700
5,000	200
5,666	100
5,677 or more	0

Table 30
Illustrative Tuition Assistance Program (TAP)
Annual Awards for Single, Financially Undergraduate Independent Students
1986-87

Taxable Balance	Independent and Proprietary Colleges Schedule K	SUNY Schedule K	CUNY Schedule K	Non-Degree Proprietary Schools Schedule J
$0- 3,000	$2,000	$1,375	$1,250	$1,800
5,000	1,400	775	650	1,200
8,000	500	350	350	350
10,000	350	350	350	350
10,001 or more	0	0	0	0